Issue 6: Introduction

‘Goin’ to the Chapel and . . . ’: Does Marriage Matter?

Most adults in our society marry, but in recent years a rapid rise in cohabiting relationships, growing numbers of births to unmarried women, and a significant increase in the age of first marriages have alarmed some people. There appears to be a widespread rejection of marriage, or at least many individuals are delaying marriage. Social observers, scholars, policy-makers, and community leaders wonder what these trends mean. They worry that marriage as a social institution and as a relationship is in serious trouble, and may not survive (see Issues 4 and 19 for further discussion of this).

Others think that the meaning of marriage is changing. They argue that individuals expect a great deal of personal fulfillment from marriage and are willing to forgo marriage unless such expectations are met. People who hold this view often believe that other relationships (cohabiting relationships, for instance) are acceptable alternatives to marriage.

Still other social scientists contend that we are witnessing a temporary retreat from marriage due to changes related to expectations regarding equality between men and women. These social scientists think that marriages will make a comeback as young people adjust to egalitarian expectations of marriage (Nock, 2001).

It is not clear if the meaning of marriage is changing, or if marriage is gradually losing its desirable status, becoming simply one option out of many types of close relationships, or if marriage is temporarily less desirable to men and women struggling to figure out how to be equals. Whatever the case, marriage currently is seen as having high costs, especially by women (Nock, 2001).

Two very different papers examine the issue of whether marriage is a desirable or an undesirable status. In the first selection, journalists take a look at why women are leaving their marriages, avoiding marriage altogether, and, in general, acting as if they could take it or leave it. In contrast, sociologist Linda Waite reviews several large national data sets to document "why marriage matters" to women and men. As a researcher and a scholar, she clearly thinks that it is an advantage to be married and that people need to be informed of the benefits of marriage.

As you read these articles, make two lists—one of reasons why women avoid marriage and the other of the advantages of marriage for women. Examine your lists to see how much overlap there is between them. Which list is longer? Which list most closely reflects your thinking regarding whether or not to marry?

Reference

Flying Solo

Tamala M. Edwards with Tammerlin Drummond and Elizabeth Kaulman, Anne Mosier, Jacqueline Savaiano, and Maggie Stager

More women are deciding that marriage is not inevitable, that they can lead a fulfilling life as a single. It's an empowering choice, but for many not an easy one.

Jodie Hannaman grew up in Houston, a city fond of formal weddings as of barbecues and rodeos. So it was saying something at Upschene Academy, her Roman Catholic girls' school, that Hannaman was chosen as Most Likely To Be Married First. But her teenage fantasies of butter cream frosted and giddy bridesmaids' dresses first began to crack with her high school sweetheart. He dated her for more than a decade before she finally got tired of waiting for a marriage proposal that was never going to come. There were other men after that, but it was Hannaman who repeatedly decided against a life built for two. Marriage, it began to dawn on her, wasn't an end in itself but rather something she wanted only if she found the right guy.

Now Hannaman, 32, spends 60 hours a week in her job as project manager for Chase Bank of Texas in Houston in an office decorated with art museum magnets and Cathy cartoons. She extends her business trips into the weekends for solo mini-vacations, enjoys the social whirl of the Junior League volunteer circuit and has started looking for a house. While she would love a great romance that would lead to marriage, she no longer feels she has to apologize for being single. "I've finally matured enough to acknowledge that there's more to life than being married," she says. "I'd like to get married and have kids, but something in the past few years has changed. I'm happier being single."

Hannaman might seem to have little in common with the four lead characters on TV's Sex and the City, single women who discard even quicker than last season's bag and shoes—and look good doing it. Her sex life isn't nearly as colorful, for one thing. All of them, nevertheless, are part of a major societal shift: Single women, once treated as virtual outcasts, have moved to the center of our social and cultural life. Unattached females—wisecracking, gutsy gals, not pathetic saps—are the heroine du jour in fiction, from Morticia Bank's collection of stories, The Girls' Guide to Hunting and Fishing, to Helen Fielding's Bridget Jones's Diary, the publishing juggernaut that has spawned one sequel and a movie. The single woman is TV's It Girl as well, on a growing number of network shows focused on strong, career-minded single women.

The single woman has come into her own. Not too long ago, she would live a temporary existence: a rented apartment shared with a girlfriend or two and a job she could easily ditch. Adult life—a house, a car, travel, children—only came with a husband. Well, gone are the days. Forty-three million women are currently single—more than 40 percent of all adult females, up from
about 30 percent in 1960. (The ranks of single men have grown at roughly the same rate.) If you separate out women of the most marriageable age, the numbers are even more mind-boggling. In 1963, 83 percent of women 25 to 29 were married; by 1997 that figure had dropped to 65 percent. "Are you kidding? An 18 percent to 20 percent point change? This is huge," says Linda Waite, a sociologist at the University of Chicago.

To be sure, the rise in single women encompasses some other important trends. An estimated 4 million of these unmarried women are cohabiting with their lovers, and a growing number are being more open about gay relationships. Nevertheless, single women as a group are wending more and more closely. A Young and Reckless study labeled single women the yuppies of this decade, the blockbuster consumer group whose tastes will matter most to retailers and dictate our trends. The report found that nearly 60 percent of single women own their own home, buying them faster than single men; that single women feel the home-renovation market; and that unmarried women are giving a big boost to the travel industry, making up half the adventure travelers and two out of five business travelers.

Equally important is the attitudinal change. The dictionary once defined a spinster as an unmarried woman above a certain age; 30. If you passed that milestone without a partner, your best hope was to be seen as an eccentric Auntie Mame. Your worst fear was to grow old like Miss Havisham, locked in her cavernous mansion, bitter after being ditched at the altar. Not anymore. "We've ended the spinster era," says Philadelphia psychiatrist Dina Adile Kirschner, who has made single women a focus of her practice.

Women used to tell me about isolation, living alone, low level of activity, feeling different. Now there's a family; lots of friends; they're less isolated and more integrated into social lives.

More confident, more self-sufficient, and choosy than ever, women no longer see marriage as a matter of survival and acceptance. They feel free to start and end relationships at will—more like, say, men. In a Yankelovich poll for Time and CNN, nearly 80 percent of men and women said they thought they would eventually find the perfect mate. But when asked, if they didn't find Mr. Perfect, whether they would marry someone else, only 34 percent of women said yes, in contrast to 41 percent of men. "Let's face it. You don't just want a man in your life," says author Bank. "You only want a great man in your life."

Single by choice—it's an empowering statement for many women. Yet it's not a choice that all women arrive at easily or without some angst, and it raises a multitude of questions. Are women too unrealistic about marriage—so picky about men that they're denying themselves and society the benefits of marriage while they pursue an impossible ideal? Does the rejection of marriage by more women reflect a widening gender gap—as daughters of the women's movement discover that men, all too often, have a far less liberated view of the wife's role in marriage? Do the burgeoning ranks of single women mean an out-break of Sex and the City promiscuity? And what about children? When a woman makes the empowering decision to rear a child on her own, what are the consequences for mother and child?

Society, to be sure, is far more accepting of single women than it was even a few years ago. When Barbara Baldwin, the director of Planned Parenthood in Tennessee, divorced her husband in 1981, she needed her father's help before anyone would give the then 29-year-old single mother a car loan and a credit card. Beverley Depulio, a divorced Chicago mother who hosts Handy Mom, a weekly home-improvement show on PBS, says she dreaded the hardware store for years, because salespeople kept asking, "Where's your husband?" And the Stone Age year when Anne Elizabeth, a Chicago artist, then 35, had to fight to not be listed as spinster on the mortgage application for her lakeside home? It was 1984. Business has wisdomed up. Now some auto manufacturers train salespeople to aim their pitches at women, going for the softer
sell rather than the hard-nosed, macho wrangling of yesteryear. More than 100 travel companies have started to take women-only trekkers across deserts, up mountains and into volcanoes. Ace Hardware (where the slogan "Home of the Helpful Hardware Man" has been replaced by "Home of the Helpful Hardware Folks") now offers drills that are lighter with easy-grip handles, greenhouses full of flowers, and walls painted in pastels. They also run special seminars for women, who make up at least half their customers.

About a fifth of all home sales last year were to unmarried women, up from 10 percent in 1985. "Lenders don't presume single women can't make the mortgage anymore," says Mark Calabria, a senior economist at the National Association of Realtors. Orna Yaary, 42, a single mother and an interior designer, recalls that in the 1980s her single-women clients typically viewed their home as a temporary way station on the road to marriage. "It was like these single women with suitcases at the door, they wanted something but not anything permanent," says Yaary. Now she's decorating apartments for women like the 35-year-old investment banker who ordered built-in furniture and reconstructed the bathroom of her apartment. "She's doing what she wants. None of this attitude of 'I'll need to take it with me when I meet a guy.'"

Meanwhile, more single women—especially those watching their biological clocks run down—are resorting to solo pregnancy and adoption to protect their fertility. While the birthrate has fallen among teenagers, it has climbed 15 percent among unmarried thirty-somethings since 1990. In the Time/CNN poll, fully 61 percent of single women ages 18 to 49 answered "yes" when asked whether they would consider rearing a child on their own.

Playwright Wendy Wasserstein recalls the clamor raised against her 1989 Pulitzer-prize-winning play, _The Heidi Chronicles_, because it concerns a woman who decides to have a baby alone. One female critic returned more than once to trash the play. "She said this was a cop-out, my saying women could be happy having a baby alone," the playwright says. Last year Wasserstein, still single at 49, gave birth to a daughter, Lucy Jane, conceived with the sperm of a friend she won't identify. "If I put Heidi out now, people would just say, 'Yeah, that's true,'" she says, shrugging.

And while many women who have embraced the single life are, like Wasserstein, well educated and economically independent, they cross social and class lines. Last year the National Marriage Project at Rutgers University released a report showing that the marriage rate among women had fallen one-third since 1970 and that young women had become more pessimistic about their chances of wedding. "The reality is that marriage is now the interlude and singlehood the state of affairs," says Barbara Dafoe Whitehead. For this summer's study, Whitehead chose to focus on blue-collar women in their 20s and expected more traditional attitudes. However, she found these women too were focused more on goals like college degrees, entrepreneurship, and home ownership than on marriage. "They wanted to be married, yet they were preparing as if that was not going to be the case," she says. "There was a sense they couldn't count on men and marriage."

The embrace of singlehood is, in some ways, a logical result of the expanding possibilities for women brought on by the women's movement. "Women get addicted to the possibilities of their lives, the idea that on any given day you have the freedom to do this or that," says Melissa Roth, author of _On the Loose_, a chronicle of a year in the life of three thirtysomethings women. And so, while still looking for love, many women today are slow to let go of their space and schedules for the daily compromises—and sacrifices—of marriage.

Debra DeLee, 52, who is divorced and the director of a nonprofit group in Washington, is so taken with her life—a gorgon's Capitol Hill town house, trips all over the world, and a silver blue BMW roadster—that she's reluctant to change it even for the man of her dreams, Arnie Miller, 59, an executive recruiter who lives in Boston. "We talk about getting married, but this is so
good right now," says DeLee, who ran the Democratic Convention in 1996. "Two minutes before he leaves, I think it's so hard to see him pick up and leave. But 2 minutes after he gone, I think, Ahh, I've got my house back." Miller likes the arrangement too. "Why should this be offputting? I'm high-powered too," he says. "We both like our space. And three days later, we're racing to be back together."

At the same time, there's been a change in attitude toward love and marriage. Previous generations of women made their barter as much around the need for male protection and financial help as affection. And if at some point the sizzle went south, well... But women today have a very different wish list from their mothers. "My single friends have their own life and money to bring to the table," says Sarah Jessica Parker, the star of Sex and the City.

It's the same as the characters on the show: My friends are looking for a relationship as fulfilling, challenging and fun as the ones they have with their girlfriends.

The choice to be single involves more than just rejecting the inevitable boors and slouches. More often, women speak of affairs with men they in many ways loved. But after much turmoil and tears, they ended things, deciding that being on their own was simply better than the alternative—being stuck with a man, and in a marriage, that didn't feel right.

"I totally adored him," says Lila Hicks, 32, a media producer; of the investment banker with whom she ended a seven-year romance not long ago, deciding life with him would be too limiting. "But I wasn't happy. I didn't think I could make him happy and retain my spirit, what makes me shine." Shawna Perry, an emergency-medicine doctor in Jacksonville, Fla., recently ended a ten-year relationship with a man whom she loves but feels is behind her in personal and professional growth. His ups and downs were affecting our relationship and my security," she says. "I realized we were not building a life together and that this was not a good place to be considering marriage."

In many cases, women who choose the single life have looked at those around them and vowed not to make their mistakes. "My mother married her first boyfriend. All my relatives stayed in marriages that are really tough," says Pam Henneberry, 31, an accountant who lives in Manhattan. "When I looked at the unhappiness that was in my parents' marriage, I said, 'I can't do that.'" If Cynthia Rowe, 43, a Los Angeles area store manager and divorcee, gets depressed, she thinks of her five closest girlfriends. "They are all just existing in their marriages," she says.

Two of them got married when they were young. Twenty years later, they had outgrown each other. One has not got over her husband's affair. Two friends aren't even sleeping in the same bedroom with their husbands anymore. Their personal happiness is placed last, and their kids know they are miserable.

Some women, of course, have learned from their own life. "At 28, I was terrified of the world," says Mary Lou Parsons, a Raleigh, NC, professional fund raiser, recalling her 1980 divorce. "I'd been raised a Southern woman, sheltered and protected by my family, then by my husband." In the ensuing 20 years she learned to raise her kids on her own—and how to start her own business, buy a town house, move to Alaska and back and, most of all, relish life on her own.

I had to get beyond that thinking in a lot of women's minds that loneliness is not O.K. But now I find solitude exhilarating.

Marcelle Clements, author of The Improved Woman: Single Women Reinventing the Single Life, notes that there are many women, like Parsons, who were taken by surprise. They were in relationships that broke up, hit what they thought was catastrophe, only to find that they were O.K. and they adopted an attitude that said, I'm fine. I don't need to be with anyone else.
Not surprisingly, many conservatives are disturbed at this growing acceptance of singlehood and its implied rejection of marriage. Danielle Crittenden, author of *What Our Mothers Didn't Tell Us*, argues that women have set themselves up for disappointment, putting off marriage until their 30s only to find themselves unskilled in the art of compatibility and surrounded by male peers looking over their Chardonnays at women in their 20s. "Modern people approach marriage like it's a Bonnie-Serbia negotiation. Marriage is no longer attractive to men," she says. "No one's telling college girls it's easier to have kids in your 20s than in your 30s."

Women who have chosen the single life sometimes have their own qualms. Singlehood does not yield itself to a simple, Blakean embrace. It's complicated, messy terrain because not needing a man is not the same as not wanting one. Even women who generally reflect on their choices with assurance may find themselves sometimes in the valley of what-if: What if I made the wrong choice to walk away. What if singlehood turns out to be not a temporary choice but an enforced state? "My sister knows that I'm good for a call every couple of months just crying, 'What's wrong with me?'" says Henneberry.

I'm not willing to accept someone who is going to make me unhappy. But there are days when I have a physical need to go to sleep and wake up with someone there.

Mary Mayotte, 49, has a successful bi-coastal career as a public-speaking coach. But she admits the occasional pang of regret. "There was a point when I had men coming out of my ears," she says.

I don't think I was so nice to some of them. Every now and then I wonder if God is punishing me. Sometimes I look back and say, 'I wish I had made a different decision then.'

Some feel women are on an impossible search for the perfect man, the one who not only makes you feel, as Julia Roberts said of meeting Benjamin Bratt, "hit in the head with a bat," but also better for it. "Marriage is not what it used to be, getting stability or economic help," says the National Marriage Project's Whitehead. "Marriage has become this spiritualized thing, with labels like 'best friend' and 'soul mate.'" Some sociologists say these lofty standards make sense at a time when the high divorce rate hinders in the background like Darth Vader. But others suggest the marriage pendulum has swung from the hollowly pragmatic to an unhealthy romantic ideal.

Michael Broder, a Philadelphia psychotherapist and author of *The Art of Living Single*, decries what he calls the "perfect person problem," in which women refuse to engage unless they're immediately taken with a man, failing to give a relationship a chance to develop. "Few women can't tell you about someone they turned down, and I'm not talking about some grotesque monster," he says.

But there's the idea that there has to be this great degree of passion to get involved, which isn't always functional. So you have people saying things like, 'If I can't have my soul mate, I'd rather be alone.' And after that, I say, 'Well, you got your second choice.'

Single women are used to hearing this complaint, and most don't buy it. "Some in my family think I'm not stopping till I find perfection," says Henneberry. "I don't feel like that. I just want the one who makes me go. 'Finally.'" Harvard sociologist Carol Gilligan notes, "There's now a pressure to create relationships that both men and women want to be in, and that's great. This is revolutionary." Even Ellen Fein, coauthor of the notorious 1996 dating guide *The Rules*, says her man-chasing disciples don't settle for just anyone. "Most of my clients have jobs; they can pay the rent; they can take themselves out to dinner," says Fein. "They want men to value them."

Many women can tell the story of a friend or relative who looked at her and said, "If you really wanted to be married, you'd be married." The comment can sometimes
ap like a wet towel, in part because it is 
used in part because of its implicit mes-
ges! You could have compromised, per-
haps settled, and been among the married.

nd so, the logic follows, you have no one to 
love but yourself.

But these women have fought for years to 
create themselves—self-reliant, successful,
ever funny, willful, spirited—and for all 
they argue that the single life can bring,
they're not willing to give it up for any ar-
range ment that would stifle them. "It would 
be great if I found a relationship that al-
lowed me to be as I am and added some-
thing to that," says documentary producer 
Pam Wolfe, 33, sitting in her one-bedroom 
condo in New York City. "But I'm not going 
to do anything to attract a person that 
means changing. I've worked long and hard 
to be myself." 

Adapted from Edwards, T. M. (August 28, 2000). 
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Why Marriage Matters

Linda J. Waite

What are the implications, for individuals, of increases in nonmarriage? If we think of marriage as an insurance policy—which it is, in some respects—does it matter if more people are uninsured or are insured with a term rather than a whole-life policy? I argue that it does matter, because marriage typically provides important and substantial benefits. In this paper I focus on benefits to individuals.

Healthy Behaviors

Risk taking tends to virtually no difference between men and women, but (we) still see much lower levels of unhealthy behaviors among the married—and the widowed—than among the divorced. Umberson (1987) examines a series of negative health behaviors, including marijuana use, drinking and driving, substance abuse, and the failure to maintain an orderly lifestyle. She concludes, on every dependent variable except marijuana use, the divorced and widowed are more likely than the married to engage in negative health behaviors and less likely to experience an orderly lifestyle (1987, p. 313).

Marital disruption appears to substantially increase stress (Booth and Amato, 1991) and decrease well-being (Mastekaasa, 1992), and thus may result in negative health behaviors. Umberson (1992) finds that the end of marriage increases men's cigarette and alcohol consumption, lowers body weight for both men and women at the lower end of the weight distribution, and reduces hours of sleep for women. The transition from unmarried to married, however, shows few effects on health behaviors except a decline in women's alcohol consumption. Umberson concludes that some of these changes result from the stress associated with the end of marriage, but that others appear to be more permanent consequences of being unmarried.

How does marriage affect healthy behaviors? Researchers in this area argue that marriage provides individuals—especially men—with someone who monitors their health and health-related behaviors and who encourages self-regulation (Kosz, 1995; Umberson, 1987, 1992). In addition, social support by a spouse may help individuals deal with stressful situations. Also, marriage may provide individuals with a sense of meaning in their lives and a sense of obligation to others, thus inhibiting risky behaviors and encouraging healthy ones.

Mortality

Married men and women exhibit lower levels of negative health behaviors than the unmarried. Perhaps as a result, a good deal of research evidence suggests that married men and women face lower risks of dying at any point than those who have never married or whose previous marriage has ended. Once we take other factors into account, for both men and women, the married show the highest probability of survival and, of course, the lowest chances of dying. Widowed women are much better off than
divorced women or those who have never married, although they are still disadvantaged when compared with married women. But all men who are not currently married face higher risks of dying than married men, regardless of their marital history.

How does marriage reduce the risk of dying and lengthen life? First, marriage appears to reduce risky and unhealthy behaviors. Second, marriage increases material well-being, income, assets, and wealth. These can be used to purchase better medical care, better diets, and safer surroundings, which lengthen life. This material improvement seems to be especially important for women. Third, marriage provides individuals with a network of help and support, with others who rely on them and on whom they can rely. This seems to be especially important for men. Marriage also provides adults with a readily available sex partner.

**Partnered Sex**

Married [people] report levels of sexual activity about twice as high as the single; even after we take into account other characteristics that might affect this behavior. Married men report [an average] frequency of sexual activity of 6.84 times per month and single men [an average] of 3.63 times per month. Married women report [an average] of 6.11 times per month and single women [an average] of 3.23 times per month. Cohabiting men and women also report high rates of sexual activity—7.43 and 7.20 times per month, which suggests that on this dimension, cohabitation equals marriage in its benefits to the individuals involved. These figures reflect reports of sexual activity with the primary partner. Inssofar as single and cohabiting men and/or women are more likely than married persons to have multiple partners, the difference between these groups in level of sexual activity with all partners may be different than reported here.

So marriage and cohabitation mean more sex, at least with the primary partner, but are single individuals more satisfied with their sex lives? This could be the case, for example, if each act of partnered sex was more passionate or more satisfying, and would be in keeping with the perception that married sex—or even sex with the same partner again and again—becomes boring and unsatisfying. The evidence suggests the opposite. Levels of physical satisfaction are somewhat higher for men than for women, but married men report significantly higher levels of physical satisfaction with their sex lives than either single or cohabiting men. For women, physical satisfaction does not differ by marital status.

Both married men and married women report more emotional satisfaction with their sex lives than do those who are single or cohabiting. Although cohabiters report levels of sexual activity as high as the married, both cohabiting men and women report lower levels of satisfaction with this activity. In all comparisons where we see a difference, the married are favored over the unmarried.

**How does marriage improve one’s sex life?** Marriage and cohabitation provide individuals with a readily available sexual partner with whom to have an established, ongoing sexual relationship. This reduces the costs of any particular sexual contact, thus leading to higher levels of sexual activity. Laumann et al. (1994) state that the greater the commitment to a sex partner (defined as a long time horizon for the relationship and for its sexual exclusivity), the greater the incentive to invest in skills that are “partner-specific,” including those which enhance the enjoyment of sex with that particular partner. Then sex with the partner who knows what one likes and how to provide it becomes more satisfying than sex with a partner who lacks such skills.

I would argue that more than “skills” are at issue here. The long-term contract implicit in marriage facilitates emotional investment in the relationship, which should affect both frequency of and satisfaction with sex. So the wife or husband who knows what the spouse wants sexually is also highly motivated to provide it, both because sexual satisfaction of one’s partner brings similar rewards to oneself and because the emotional commitment to the partner
makes satisfying him or her important in itself. Sex helps keep marriages healthy, brings couples closer emotionally and helps them weather the inevitable strains of life with another person.

Cohabitation differs from marriage, especially in provision of sexual satisfaction, in important ways. First, although this is not a generally important motivator, some individuals choose to cohabit because it requires less sexual faithfulness than marriage (Bumpass, Sweet, and Cherlin 1991). Laumann et al. (1994) argue that sexual promiscuity leads to a less satisfying sexual relationship with any one partner. In addition, partners in cohabitation frequently bring different levels of commitment to the relationship, with different expectations for its future (Bumpass et al., 1991). Both the lower levels of commitment and differences in commitment between partners may affect the sexual satisfaction of those in cohabitations.

**Assets and Wealth**

In addition to having more sex, the married have more money. Median household wealth—estimated by Smith (1994) from the Health and Retirement Survey—for married couples, the separated, the divorced, the widowed, and the never married shows the tremendous disparity between married-couple and single-person households. Smith (1994) finds that the wealth advantage of married couples remains substantial even after taking into account other characteristics that affect savings. Also, although married couples have higher incomes than others, this accounts for only 28 percent of the savings disparity between married-couple households and other households.

How does marriage increase wealth? First, economies of scale mean that two can live as cheaply as one—or maybe one and a half. Married couples can share many household goods and services, such as TV and heat, so the cost to each individual is lower than if each one purchased and used the same items individually. Thus, the married spend less than would the same individuals for the same style of life if they lived separately. Second, because of specialization of spouses in marriage, married people produce more than would the same individuals if single. Each spouse can develop some skills and neglect others, because each can count on the other to take responsibility for some of the household work. The resulting specialization increases efficiency. Married couples save more at the same level of income than do the single. The desire to provide for one spouse and to leave bequests for children may encourage saving by the married, but I think that the requirements and expectations of married (versus single) life encourage people to buy a house, save for children’s education, and acquire cars, furniture, and other assets.

**Labor Force and Career**

Both black and white men receive a wage premium if they are married: 4.5 percent for black men and 6.3 percent for white men (Daniel, 1994). Black women receive a marriage premium of almost 1 percent. White women, however, pay a marriage penalty, in hourly wages, of over 4 percent. Men appear to receive some of the benefit of marriage if they cohabit. For women, marriage and presence of children together seem to affect wages. Black and white single women with children pay no marriage penalty. Black married women receive a sizable bonus if married and childless; this bonus diminishes with the number of children. Among white women, only the childless receive a marriage premium. Having any children makes the effect of marriage on white women’s wages negative, with large negative effects for those with two children or more.

Why should marriage increase men’s wages? Daniel (1994) argues that marriage makes men more productive at work, thus leading to higher wages. Wives may assist husbands directly with their work, offer advice or support, or take over household tasks, freeing husbands’ time and energy for work. Also, being married reduces negative health behaviors such as drinking and substance abuse, which may affect productiv-
Finally, marriage increases men’s incentives to perform well at work, so as to meet obligations to family members. To this point, all the consequences of marriage for the individuals involved have been positive—better health, longer life, more sex and more satisfaction with it, more wealth, and higher earnings. But the effects of marriage and children on white women’s wages are mixed at best. Marriage and cohabitation clearly increase women’s time spent in housework (South and Spitzer, 1994), married motherhood reduces their time in the labor force and lowers their wages. Although the family as a unit might be better off with this allocation of women’s time, women generally share their husbands’ market earnings only when they are married. Financial well-being declines dramatically for women and their children after divorce or widowhood; women whose marriages have ended are often quite disadvantaged financially by their investment in their husbands and children rather than in their own earning power. Recent changes in divorce law seem to have exacerbated this situation, even while increases in women’s education and work experience have moderated it (Bianchi, 1995).

Does Marriage Cause These Outcomes?

The obvious question, when one looks at all these “benefits” of marriage, is whether marriage is responsible for these differences. If all, or almost all, of the benefits of marriage arise because those who enjoy better health, live longer, or earn higher wages anyway are more likely to marry, then the effects of marriage simply may be due to selectivity.

The positive effect of marriage on well-being is strong and consistent, and the selectivity in the psychologically healthy into marriage or the psychologically unhealthy out of marriage cannot explain the effect. We have been too quick to assign all the responsibility to selectivity, and not quick enough to consider the possibility that marriage causes some of the better outcomes for the married.

What is it about marriage that causes some portion of the [positive] outcomes? Four factors are the key. First, the institution of marriage assumes a long-term contract, which allows the partners to make choices that carry immediate costs but eventually bring benefits. The long time horizon implied by marriage makes it sensible—rational choice is at work here—for individuals to develop some skills and to neglect others because they count on their spouse to fill in where they are weak. Thus married couples benefit from specialization. The institution of marriage helps individuals honor this long-term contract by providing social support for the couple as a whole and by imposing social and economic costs on those who dissolve their union.

Second, marriage assumes sharing of economic and social resources and what we can think of as co-insurance. Spouses act as a sort of small insurance pool against life’s uncertainties, reducing their need to protect themselves by themselves from unexpected events. Third, married couples benefit—as do cohabiting couples—from economies of scale. Fourth, marriage connects people to other individuals, to other social groups (such as their in-laws), and to other social institutions, which are themselves a source of benefits. It provides individuals with a sense of obligation to others, which gives life meaning beyond oneself. It may change the psychological dynamics of the relationship in ways that bring benefits. Some consensus exists that marriage improves women’s material well-being and men’s emotional well-being, in comparison with being single.

Cohabitation has some but not all of the characteristics of marriage, and so carries some but not all of the benefits. Cohabitation does not generally imply a lifetime commitment to stay together. Cohabitants seem to bring different, more individualistic values to the union than do those who marry. Goldscheider and Kaufman (1994)
believe that the shift to cohabitation from marriage signals
declining commitment within unions, of
to children of each partner and
to their relationship as an enduring unit, in exchange for more freedom, primarily for
Perhaps as a result, some scholars view cohabitation as an especially poor bargain for
women.
Cohabiting are much less likely than
married couples to pool financial res-
sources, more likely to assume that each
partner is responsible for supporting him-
self or herself financially, more likely to
spend free time separately, and less likely to
agree on the future of the relationship
(Blumstein and Schwartz, 1983). This un-
certainty makes both investment in the rela-
tionship and specialization with this part-
ner much riskier than in marriage, and so
reduces them. Whereas marriage connects
individuals to other important social insti-
tutions, such as organized religion, cohabi-
tation seems to distance them from these
institutions.
Some warnings are in order. First, for
most outcomes, I presented information
only on the average benefits of marriage.
Some marriages produce substantially higher (and others substantially lower) ben-
etits for all women involved. Some mar-
riages produce no benefits and even cause harm to
the men, women, and children involved. On
average, however, marriage seems to pro-
duce substantial benefits for men and
women in the form of better health, longer
life, more and better sex, greater earnings
(at least for men), greater wealth, and better
outcomes for children.
If marriage produces all these benefits
for individuals, why has it declined? First,
because of increases in women's employ-
ment, there is less specialization by spouses
than in the past; thus benefits to marriage
are reduced. Clearly, employed wives have
less time and energy to focus on their hus-
bands, and are less financially and emotion-
ally dependent on marriage, than wives who
work only in the home. In addition, high di-
 vorce rates decrease people's certainty
about the long-run stability of their mar-
riage, and thus may reduce their willing-
ness to invest in it. Also, changes in divorce
laws have shifted much of the financial bur-
den for the breakup of the marriage to
women, making investment in marriage a
riskier proposition for them. Men may find
marriage and parenthood less attractive
when divorce is common, because they lose
the loss of contact with their children if
their marriage dissolves. Further, women's
increased earnings and young men's declin-
ing life/social well-being have made women
less dependent on men's financial support
and have made young men less able to pro-
vide it. Finally, public policies that support
single mothers and changing attitudes to-
ward sex outside marriage, unmarried
childbearing, and divorce have all been im-
plicated in the decline in marriage. This
brief list does not exhaust the possibilities.

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